Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your iment-issued picture cation (for example, river's license or	Wilford First name Glen	First name
passpo		Middle name Ellis	Middle name
identifi	our picture cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>0731</u>	XXX - XX
Individ	er or federal lual Taxpayer ication number	OR	OR
identif	icauon number	9 xx - xx	9 xx - xx

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Document Wilford Glen Debtor 1 Case Number (if known) Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN			
5. Where you live	510 Lathem Street Number Street	If Debtor 2 lives at a different address: Number Street			
	Batavia IL 60510 City State ZIP Code KANE County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box			
	City State ZIP Code	City State ZIP Code			
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408			

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Document Wilford Glen Debtor 1 Case Number (if known) Last Name

Pa	Tell the Court About You	ır Bankruptcy Case						
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file	■ Chapter 7						
	under	☐ Chapter 11						
		☐ Chapter 12						
		☐ Chapter 13						
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
		I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.						
9.	Have you filed for bankruptcy within the last 8 years?	■ No ■ Yes. District None When Case Number MM / DD / YYYY						
		None When Case Number MM / DD / YYYY						
		District When Case Number MM / DD / YYYY						
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes. Debtor						
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYY						
11.	Do you rent your residence?	 No. Go to line 12 ■ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? 						
		■ No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.						

Debto	Case 17-1818 or 1 Wilford First Name	9 Doc Glen Middle Name	1 Filed 06/15/17 Document Ellis	Entered 06/15/17 13:46:49 Page 4 of 51 Case Number (if known)	Desc Main		
Por	-						
rai	Report About Any Busine	esses fou Own	as a sole Proprietor				
o b	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of busines	s			
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any				
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street				
	·		City	State	Zip Code		
			Check the appropriate box to	describe your business:			
			☐ Health Care Business (a	as defined in 11 U.S.C. § 101(27A))			
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))			
			☐ Commodity Broker (as d	lefined in 11 U.S.C. § 101(6))			
			☐ None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	appropriate balance sh	e deadlines. If you indicate that neet, statement of operations, o	urt must know whether you are a small business do t you are a small business debtor, you must attach eash-flow statement, and federal income tax return dure in 11 U.S.C. § 1116(1)(B).	your most recent		
	debtor? For a definition of small	No. I	No. I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
			am filing under Chapter 11 and Bankruptcy Code.	d I am a small business debtor according to the def	inition in the		
Par	Report if You Own or Ha	ve Any Hazardo	ous Property or Any Property Th	at Needs Immediate Attention			
14.	Do you own or have any	No.					
14.	property that poses or is	_	Vhat is the hazard?				
	alleged to pose a threat of imminent and						
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	1	f immediate attention is neede	d, why is it needed?			
	that must be fed, or a building that needs urgent repairs?						

Number

City

Street

Where is the property? _

ZIP Code

State

Debtor 1

Wilford Glen Document

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Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
☐I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military	Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Debtor 1 Wilford Glen Document Ellis Page 6 of 51

Case Number (if known)

	First Name	Middle Name Last N	Name			
Pai	t 6: Answer These Question:	s for Reporting Purposes				
16.	What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 				
		. co. cate the type of desic y				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			er Chapter 7. Go to line 18. Chapter 7. Do you estimate that after any exempt benses are paid that funds will be available to distr			
		No. □Yes.				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □ More than \$50 billion		
Pai	T7: Sign Below					
For	you	correct. If I have chosen to file under C	and I declare under penalty of perjury that the inf Chapter 7, I am aware that I may proceed, if eligible. I understand the relief available under each cha	ole, under Chapter 7, 11,12, or 13		
			and I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 34			
l understand making a false s			with the chapter of title 11, United States Code, statement, concealing property, or obtaining mone esult in fines up to \$250,000, or imprisonment for 0, and 3571.	ey or property by fraud in connection		
		/s/ Wilford Glen Ell Signature of Debtor 1		nature of Debtor 2		
		Executed on	2017 Exec	cuted on		

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Wilford Debtor 1 Glen Case Number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to For your attorney, if you are proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under represented by one each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not need to file this page. 🗶 /s/ Christine Michelle Kuhlman Date: 06/15/2017 Date Signature of Attorney for Debtor MM / DD / YYYY **Christine Michelle Kuhlman** Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street IL 60603 Chicago City State ZIP Code

312-332-1800

Contact Phone

Bar number

6303768

ndil@geracilaw.com

Email address

IL State

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Wilford	Glen	Ellis			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
		the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)			
Case Number Check if this amended fill						

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	<u> </u>
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 2,265
1с. Сору	line 63, Total of all property on <i>Schedule A/B</i>	\$ 2,265
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,099
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$1,510.00
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$1,775.00

Document Wilford Glen Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filling for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the Yes	e court with your other schedules.
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual p family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U. Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules. 	S.C. § 159.
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official \$ 0.00
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00
9d. Student loans. (Copy line 6f.)	\$_0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00
9g. Total. Add lines 9a through 9f.	\$_0.00

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Fill in this in	formation to ide	ntify your case and this fili		0 of 51	J. 40. 40 DC.	oo iviaii i
Debtor 1	Wilford	Glen	Ellis			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri				
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and a ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C	accurate as possible. If two nace is needed, attach a separa		ooth are equally	
	-	-	our entries fro Part 1, includi		>	
you have at	tached for Part	. Write that number here			<i>-</i>	\$0.00
Part 2:	Describe Your Vel	nicles				
No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: 2000 Toyota Cam miles. St., aircraft, motor Boats, trailers, motor Describe	homes, ATVs and other reors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is comminstructions) Creational vehicles, other vehicles, snowmobiles, motorcycles	nity rs and another runity property (see nicles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 1,565.00
			our entries fro Part 2, includi	ng any entries for pages >		\$ 1,565.00
Part 3:	Describe Your Per	sonal and Household Items				
Do you own o	r have any legal	or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		alshings urniture, linens, china, kitchenw	vare			
Yes.	Describe	Furniture, linens, small applian	nces, table & chairs, bedroom set		\$500	\$500.00

Official Form 106A/B Record # 746578 Schedule A/B: Property Page 1 of 6

Debtor 1

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07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$50	\$	<u>50.0</u> 0
08.		Antiques and figuri	ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
09.	Examples:		hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		\$	0.00
10.	Yes. Firearms Examples:	Describe Pistols, rifles, shote	guns, ammunition, and related equipment		\$	0.00
	No. Yes.	Describe			\$	0.00
11.	Examples:		furs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Everyday clothes, shoes, accessories	\$100	\$	100.00
12.	Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	Yes.	Describe	Watch	\$50	\$	50.00
13.	Non-farm a Examples: No.	animals Dogs, cats, birds, ł	norses			
	Yes.	Describe	1 Dog	\$0	\$	0.00
14.	No.	personal and ho	ousehold items you did not already list, including any health aids you did not list			
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached		\$	0.00 \$700.00
		Write that numb	er here>			
		have any legal	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secure or exemptions	
16.	Examples: No. Yes.	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
17.	Deposits o	f money Checking, savings,	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.		\$	0.00
	No. Yes.	Describe	Account Type: Institution name:		\$	0.00

Debtor 1

Case 17-18189 Wilford

Doc 1

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Desc Main

First Name

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Document F

18.	Bonds, mu	tual funds, or p	ublicly traded stocks	
	Examples: I	Bond funds, invest	ment accounts with brokerage firms, money market accounts	
	No.			
	Yes.	Describe	Institution or issuer name:	
				\$0 <u>.0</u> 0
19.		ly traded stock	and interests in incorporated and unincorporated businesses, including an interest in	
	No.		N (5 % 18 4 60 1)	
	Yes.	Describe	Name of Entity and Percent of Ownership:	0.00
	0			\$0.00
20.		=	e bonds and other negotiable and non-negotiable instruments	
	-		e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.	
	No.		to those you durnist turnish to comeone by againing of duritoring from.	
	Yes.	Describe	Issuer name:	
	1 es.	Describe	Todas Hamo.	\$ 0.00
21.	Retirement	or pension acc	counts	Ψ
		-	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	No.			
	Yes.	Describe	Type of account and Institution name:	
		200020	7	\$ 0.00
22.	Security de	posits and pre	payments	*
	=	-	osits you have made so that you may continue service or use from a company	
	Examples: /	Agreements with la	andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	No.			
	Yes.	Describe	Institution name or individual:	
				\$0.00
23.	Annuities (A contract for a	a periodic payment of money to you, either for life or for a number of years)	
	No.			
	Yes.	Describe	Issuer name and description:	
	<u>—</u>			\$0.00
24.	Interests in	an education l	RA, in an account in a qualified ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).	
	No.			
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
				\$ <u> </u>
25.	Trusts, equ	iitable or future	interests in property (other than anything listed in line 1), and rights or powers	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
26.	Patents, co	pyrights, trade	marks, trade secrets, and other intellectual property	
	Examples: I	nternet domain na	ames, websites, proceeds from royalties and licensing agreements	
	No.			
	Yes.	Describe		
				\$ <u> </u>
27.	Licenses, f	ranchises, and	other general intangibles	
		Building permits, e	exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	No.			
	Yes.	Describe		
				\$0 <u>.0</u> 0
Мо	ney or prop	erty owed to yo	u?	Current value of the
				portion you own?
				Do not deduct secured claims
				or exemptions
28.	Tax refund	s owed to you		
	No.			
	=	Describe		
	Yes.	Describe		\$ 0.00
20	Family sup	nort		φ <u> </u>
2 3.		-	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.	or romp (77. Proceedings of the control of th	
	Yes.	Describe		
	1 cs.	20001100		\$ 0.00
				Ψ

Debtor 1

Wilford

Case 17-18189 Doc 1

Filed 06/15/17 Entered 06/15/17 13:46:49

Document Page 13 of 51 umber (if known)

Desc Main

30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Describe..... Yes. 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... Yes. 0.00 35. Any financial assets you did not already list No. Describe..... Yes. 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 Case 17-18189 Doc 1 Filed 06/15/17 Entered 06/15/17 13:46:49 Desc Main Document Page 14 of St 1 Page 14 of St

43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... Yes. 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here ---> \$0.00 Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here -->

Case 17-18189 Doc 1 Wilford Debtor 1

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Document Page 15 of the last Name Page 15 of the last Desc Main

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,565.00	
57. Part 3: Total personal and household items, line 15	\$ 700.00	
58. Part 4: Total financial assets, line 36	\$ 0.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,265.00	\$ 2,265.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$2,265.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 746578

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Wilford	Glen	Ellis				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
Case Number			(State)				
(If known)			_				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	:		
Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>500</u>	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>50</u>	 \$	735 ILCS 5/12-1001(b) - \$50.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_ 100	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Watch	\$ <u>50</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
fficial Form 106C	Record # 746578	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Page 17 of 51 Case Number (if known) Document Debtor 1 Wilford Glen Last Name

First Name

Middle Name

	Part 2+ Additional Page					
	Brief description of the property and Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
			Copy the value from Schedule A/B	Check only one box for each exemption		
3.	Are you claiming a homestead exen	nption of more than	n \$155,675?			
	(Subject to adjustment on 4/01/16 and	d every 3 years afte	er that for cases filed on	or after the date of adjustment .)		
	No. Yes. Did you acquire the property No Yes.	covered by the exe	emption within 1,215 da	ys before you filed this case?		
	Official Form 1000	4 746578	Oakadada O Ti	- Dramanta Van Claire France	Dana 2 of 2	4
C	Official Form 106C Record	# 746578	Schedule C: Th	e Property You Claim as Exempt	Page 2 of 2	+

Fill in this in	Caso 17 formation to identi		Filod 06/15/17		l 06/15/17 of 51	13:46:49	Desc Main	
Debtor 1	Wilford	Glen	Ellis					
	First Name	Middle Name	Last Name	-				
Debtor 2				_				
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
Case Number	-		(State)				Check if this	s is an
(If known)			_				amended fi	lina
information. If in additional page 1. Do any cre No. Ch	nore space is need s, write your name ditors have claims leck this box and su	ossible. If two married peopl led, copy the Additional Page and case number (if known) secured by your property? bmit this form to the court with	e, fill it out, number the e	entries, and att	ach it to this for	m. On the top of a	ny	
	l in all of the inform							
2. List all se	cured claims. If a c	reditor has more than one sec	cured claim. list the credit	or separately		Column A	Column A	Column C
for each c	aim. If more than o	one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditor	rs in Part 2.		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

			Filod 06/15/17	Entered 06/15/17 13:46:49	Desc Main	
Fill in t	his information to identify y	our case:		9 of 51		
Debtor	1 Wilford	Glen	Ellis			
	First Name	Middle Name	Last Name			
Debtor (Spouse, if		Middle Name	Last Name			
United	States Bankruptov Court for the	NODTHEDN District	of ILLINOIS			
	States Bankruptcy Court for the :	NORTHERN DISTRICT	(State)		☐ Check if t	his is an
Case N (If know					amended	
Officia	I Form 106E/F					J
	ule E/F: Creditors	. Who Hove III	ncoured Claims			12/15
ist the ot \/B: Propereditors valued to the other than the other	her party to any executory o erty (Official Form 106A/B) a with partially secured claims	contracts or unexpired and on Schedule G: Ex that are listed in Sch out, number the entrie r name and case numb	leases that could result in recutory Contracts and Undedule D: Creditors Who Ha is in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Sche- expired Leases (Official Form 106G). Do not ind ove Claims Secured by Property. If more space Attach the Continuation Page to this page. On t	<i>dule</i> clude any is	
1. Do an	y creditors have priority uns	secured claims agains	t you?			
N	o. Go to Part 2.					
☐ Ye						
each nonpr unsec	claim listed, identify what type iority amounts. As much as p	e of claim it is. If a claim ossible, list the claims i nuation Page of Part 1.	n has both priority and nonpoin alphabetical order according If more than one creditor ho	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in Particular booklet.)	h priority and two priority	
(1 01 2	in explanation of each type of	r claim, see the mstruct		Total claim	Priority	Nonpriority
	List All of Your NONPRIC	PITY Uncocured Claim	_		amount	amount
Part 2:						
	y creditors have nonpriority	_	_			
	 You have nothing to report 	t in this part. Submit th	is form to the court with you	r other schedules.		
Ye		red claims in the alph	abetical order of the credit	or who holds each claim. If a creditor has more	than one	
nonpr includ	iority unsecured claim, list the	e creditor separately for e creditor holds a partic	each claim. For each claim	listed, identify what type of claim it is. Do not list ditors in Part 3.If you have more than three nonpri	claims already	
	Ç					Total claim
7.1	merican Express editor's Name	Las	t 4 digits of account number	·		\$ <u>900.00</u>
	D Box 650448	Who	en was the debt incurred?	2017		
Nu	mber Street	A = .	of the plate way file the alabase	in Charled that and		
_			of the date you file, the claim Contingent	тіз: Спеск ан тлат арріу.		
Da Cit	allas TX	75265 te Zip Code	Unliquidated			
Who	owes the debt? Check one.	Le Zip Code	Disputed			
=	ebtor 1 only	T	a of NONDRIODITY	ad alaim.		
=	ebtor 2 only ebtor 1 and Debtor 2 only	- i	e of NONPRIORITY unsecure Student loans	ed ciaim:		
=	t least one of the debtors and and	=	Obligations arising out of a sepa	aration agreement or divorce		
	heck if this claim relates to a		that you did not report as priority	y claims		
	ommunity debt e claim subject to offest?	Ш	Debts to pension or profit-sharin	ng plans, and other similar debts		
	=		Other. Specify Credit Card	or Credit Use		
Y	es	_	. ,			

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Page 20 of 51
Case Number (if known) Wilford Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital One \$ 56.00 Last 4 digits of account number _ Creditor's Name 2007-2009 Po Box 5253 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Credit One Bank \$ 400.00 Last 4 digits of account number Creditor's Name 2017 PO Box 60500 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CA 91716 City Of Industry Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Syncb/SAMS CLUB DC NULL \$ 4,743.00 Last 4 digits of account number 4.4 Creditor's Name 2015-2017 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Credit Card or Credit Use Other. Specify _ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Official Form 106E/F

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Case Number (if known)

Wilford Debtor 1

Glen

Document

6,099.00

Schedule E/F: Creditors Who Have Unsecured Claims

Part 4:	Add the Amounts for Each Type of Unsecured Claim						
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 15 Add the amounts for each type of unsecured claim.							
			Total claim				
Total claims	6a. Domestic support obligations	6a.	\$	0.00			
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00			
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00			

			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$6,099.00

6j. Total. Add lines 6f through 6i.

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Fi	ll in this in	formation to iden				2 of 51		2 000	
D	ebtor 1	Wilford	Glen	Ellis	_				
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial F	orm 106G							
Scl	nedule	G: Execut	ory Contracts and	Unexpired Lea	ases				12/15
nfor	mation. If n	nore space is nee	possible. If two married people eded, copy the additional page	fill it out, number the e	th are equal entries, and	ly responsible for suppattach it to this page. (olying correct On the top of a	ny	
		·	ne and case number (if known). contracts or unexpired leases?						
·	_	-	submit this form to the court with		ou have no	thing else to report on th	nis form.		
[_		mation below even if the contrac						
						, , ,	,		
			or company with whom you ha cell phone). See the instruction						
	nexpired le		cen priorie). See the instruction		liuction boo	det for more examples	or executory co	ntracts and	
	Person or	company with wl	hom you have the contract or l	ease		State what the co	ontract or lease	e is for	
2.1]								
	Name				_				
	Number	Street			_				
	City		State Zip	Code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip	Code	_				
2.3									
	Name				_				
	Number	Street			_				
	City		State Zip	Code	_				
	1								
2.4	<u></u>				_				
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.5]								
	Name				_				
	Number	Street			_				

State Zip Code

City

Official Form 106G

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Wilford	Glen	Ellis				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
Case Number	(State)						
(If known)	_						

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name ar	nd case number (if known). Answ	er every question.	
1. D	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill ir	n the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	it Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
_	City	State	Zip Code	
3.3				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

		Do	cument	Page 24	of 51		
Fill in this in	nformation to identify yo	ur case:					
Debtor 1	Wilford	Glen	Ellis				
	First Name	Middle Name	Last Name				
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name				
-		NORTHERN DISTRICT OF ILL					
Case Numbe		NORTHLIN DISTRICT OF ILL			Check if this i	io:	
(If known)	! 				_	nded filing	
						ement showing post-petition	
					chapter	13 income as of the following date) :
ficial F	orm 106I				 ММ / DГ	 D / YYYY	
					WIWI 7 DE	,,,,,,,	
chedul	e I: Your Inco	ome					12
as complete	and accurate as nossible	e. If two married people are f	iling together (F	ehtor 1 and Deh	tor 2) hoth are equally	responsible for	
Part 1:	Describe Employment						
Fill in you information	or employment		Debt	or 1		Debtor 2 or non-filing spouse	
attach a s	ve more than one job, separate page with on about additional s.	Employment status		Employed Not employed		Employed Not employed	
-	art-time, seasonal, or oyed work.	Occupation					
•	on may Include student naker, if it applies.	Employers name					
		Employers address					
						,	
		How long employed there	e?				
		gp,					
Part 2:	Give Details About Monthl	y Income					
Estimate	monthly income as of the	ne date you file this form. If	vou have nothin	g to report for an	v line write \$0 in the sr	pace Include your non-filing	
	nless you are separated.		,	J .= . = p 3. (10. di)	, <u> </u>		
	- ·	ve more than one employer,		ormation for all er	nployers for that persor	n on the	
lines belo	w. If you need more spac	ce, attach a separate sheet to	this form.				
					For Dobter 4	For Dobtor 2 or	
					For Debtor 1	For Debtor 2 or	

 Official Form 106I
 Record # 746578
 Schedule I: Your Income
 Page 1 of 2

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

List monthly gross wages, salary and commissions (before all payroll

Estimate and list monthly overtime pay.

Calculate gross income. Add line 2 + line 3.

3.

deductions). If not paid monthly, calculate what the monthly wage would be.

Document Wilford Glen Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Сору	y line 4 here	4.	\$0.00		\$0.00		
5. L		payroll deductions:						
		Fax, Medicare, and Social Security deductions	5a. 	\$0.00		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c. 	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Domestic support obligations	5f. —	\$0.00		\$0.00		
	5g. L	Jnion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. L i	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e. 	\$1,510.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	0	Specify:	0	ФО ОО		00.00		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,510.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,510.00 +		\$0.00		\$1,510.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	V 1,0 10100		ψο.σσ		Ψ1,010.00
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. In the contribution of the cont	our dependent not available to	,			11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	applies		12.	\$1,510.00
13.		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i> ou expect an increase or decrease within the year after you file this form		s anu त्रसंबास्य Data, If I	applies		'- L	ψ1,510.00
13.	x							

FIII II	this information to identi	ny your case:				
Unite Case	First Name or 2 e, if filing) First Name od States Bankruptcy Court for t	Glen Middle Name Middle Name the :NORTHERN DISTRICT OF	Ellis Last Name Last Name	A s	f this is: amended filing supplement showing poome as of the following	
(If kno	own)				separate filing for Debto	or 2 because Debtor 2
<u>Offic</u>	<u>ial Form 106J</u>				intains a separate hou	
Sche	edule J: Your l	Expenses				12/14
	pace is needed, attach ano	ossible. If two married peopl ther sheet to this form. On th		· · ·		
	nis a joint case? No. Go to line 2. Yes. Does Debtor 2 live No.	in a separate household?	e J.			
D D	Po you have dependents? To not list Debtor 1 and Debtor 2. To not state the dependents ames.	each depend	this information for lent	Dependent's relations Debtor 1 or Debtor 2	hip to Dependent's age	Does dependent live with you? X No Yes Yes
e	to your expenses include xpenses of people other the ourself and your depende					
expens the app Include of such	te your expenses as of your ses as of a date after the ba plicable date. e expenses paid for with no n assistance and have incl	ng Monthly Expenses ur bankruptcy filing date unloa ankruptcy is filed. If this is a on-cash government assistat uded it on Schedule I: Your I	supplemental <i>Schedule J</i> nce if you know the value ncome (Official Form 106	, check the box at the top o		Your expenses
	any rent for the ground or lo	t.			4.	\$800.00
4	a. Real estate taxes				4a.	\$0.00
		s, or renter's insurance			4b.	\$0.00
		epair, and upkeep expenses tion or condominium dues			4c. 4d.	\$0.00 \$0.00
4	ru. Homeowner's associa	uon or condominant dues			40.	Ψ0.00

Wilford Glen Debtor 1 First Name Middle Name

Last Name

Page 27 of 51 Case Number (if known) _

			Your expenses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.00
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$350.00
	6b. Water, sewer, garbage collection	6b.	\$100.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$40.00
	6d. Other. Specify:	6d.	\$ 0.00
7.	Food and housekeeping supplies	7.	\$200.00
8.	Childcare and children's education costs	8.	\$0.00
9.	Clothing, laundry, and dry cleaning	9.	\$30.00
10.	Personal care products and services	10.	\$25.00
11.	Medical and dental expenses	11.	\$0.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$130.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14.	Charitable contributions and religious donations	14.	\$0.00
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$0.00
	15c. Vehicle insurance	15c.	\$50.00
	15d. Other insurance. Specify:	15d.	\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$0.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.00
	17b. Car payments for Vehicle 2	17b.	\$0.00
	17c. Other. Specify:	17c.	\$0.00
	17d. Other. Specify:	17d.	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$ 0.00
	20b. Real estate taxes	20b.	\$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	20e. Homeowner's association or condominium dues	20e.	\$ 0.00

Official Form 106J Record # 746578 Case 17-18189 Doc 1 Filed 06/15/17 Entered 06/15/17 13:46:49 Desc Main Document Page 28 of 51

Wilford Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$50.00 Pet Care (\$50.00), 21. 21. Other. Specify: _ \$1,775.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$1,510.00 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,775.00 23b. Copy your monthly expenses from line 22 above. 23b.--\$265.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 746578 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	ify your case:	
Debtor 1	Wilford	Glen	Ellis
	First Name	Middle Name	Last Name
Debtor 2	·	· · · · · · · · · · · · · · · · · · ·	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and
✗ /s/ Wilford Glen Ellis	×
Signature of Debtor 1	Signature of Debtor 2
06/15/2017	
Date 06/15/2017 MM / DD / YYYY	Date MM / DD / YYYY

			Ocamicin	auc oo t
Fill in this in	formation to iden	tify your case:		
Debtor 1	Wilford	Glen	Ellis	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ILLINOIS (State)	
Case Number	r			
(II KIIOWII)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.								
F	ar. 11 Give Details About Your Marital Status and Where Yo	ou Lived Before							
01.	What is your current marital status?								
	Married								
	Not married								
	_								
02	During the last 3 years, have you lived anywhere other tha	n where you live now	1?						
	No.		the many						
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.						
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
		lived there		lived there					
03	Within the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)								
	No.								
	Yes. Make sure you fill out Schedule H: Your Codebtors ((Official Form 106H).							
F	Explain the Sources of Your Income								

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Wilford Debtor 1 Glen Ellis Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, 5,400 (est) Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, 5,400 (gross) For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) 9,060 Social Security From January 1 of current year until the date you filed for bankruptcy: Social Security 18,120 For last calendar year: (January 1 to December 31, 2016) Social Security 18,120 For last calendar year: (January 1 to December 31, 2015)

| Document | Page 32 of 51 | Wilford | Glen | Ellis | Case Number (if known) |

	First Name	Middle Name	Last Name							
P	List Certain Payn	nents You Made Before You File	ed for Bankruptcy							
06	Are either Debtor 1's or	Debtor 2's debts primarily cor	nsumer debts?							
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?									
	☐ No. Go to lin	ne 7.								
	total amount child suppor	low each creditor to whom you t you paid that creditor. Do not t and alimony. Also, do not incl	include payments for lude payments to an	domestic support obli attorney for this bankru	gations, such as uptcy case.					
	* Subject to adjustme	ent on 4/01/16 and every 3 year	rs after that for cases	stiled on or after the da	ate of adjustment.					
	_	btor 2 or both have primarily lays before you filed for bankru		creditor a total of \$60	0 or more?					
	No. Go to iii	ie 7.								
	Yes. List bel	low each creditor to whom you	paid a total of \$600 c	or more and the total a	mount you paid that					
		not include payments for dome		• • • • • • • • • • • • • • • • • • • •	port and					
	alimony. Als	o, do not include payments to a	an attorney for this ba	ankruptcy case.						
			Dates of payments	Total amount paid	Amount you still o	owe Was this payment for				
07	Insiders include your relations of which you agent, including one for a such as child support and	•	atives of any general n in control, or owner	partners; partnerships of 20% or more of the	of which you are a general of which you are a general of which you are a general of which which which which was a securities; and an are a securities; and an are a securities; and an are a securities.	y managing				
	Yes. List all payments	s to an insider.	Dates of	Total amount	Amount you still	Reason for this payment				
			payment	paid	owe	Reason for this payment				
08	an insider?	filed for bankruptcy, did you ma		transfer any property o	on account of a debt that b	penefited				
	No.									
	Yes. List all payments	s to an insider.								
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name				
P	art 4: Identify Legal ac	tions, Repossessions, and Fore	closures							
09		filed for bankruptcy, were you a uding personal injury cases, sm ct disputes.				t or custody				
	No.									
	Yes. Fill in the details		atoma af the			201				
10	Within 1 year before your	N filed for bankruptcy, was any of	ature of the case f your property repose	Court or sessed, foreclosed, ga		Status of the case or levied?				
,	Check all that apply and f No. Go to line 11		. , 24. p. opolity 10p05.	, 101001000u, ga						
	Yes. Fill in the informa	ation below.								

Debtor 1

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Debto	or 1	Wilford	Glen	Ellis	Case Number (if k	nown)	
		First Name	Middle Name	Last Name			
11		hin 90 days before you file efuse to make a payment			k or financial institution, set off a	ny amounts from	your accounts
		No. Go to line 11					
		Yes. Fill in the information	below.				
		nin 1 year before you filed rt-appointed receiver, a cu			essession of an assignee for the b	enefit of creditors	, a
	■ N						
P	art 5:	List Certain Gifts and	Contributions				
13	With	hin 2 years before you file	d for bankruptcy, did	I you give any gifts with a tota	I value of more than \$600 per pers	son?	
		No.					
		Yes. Fill in the details for e	ach gift.				
14	With	hin 2 years before you file	d for bankruptcy, did	I you give any gifts or contribu	utions with a total value of more the	nan \$600 to any ch	arity?
		No.					
		Yes. Fill in the details for e	ach gift.				
P	art 6:	List Certain Losses					
15		hin 1 year before you filed nbling?	l for bankruptcy or si	nce you filed for bankruptcy, (did you lose anything because of	theft, fire, other di	saster, or
		No.					
		Yes. Fill in the details for e	ach gift.				
P	art 7:	List Certain Payments	or Transfers				
16	con	sulted about seeking ban	kruptcy or preparing	a bankruptcy petition?	your behalf pay or transfer any pr cies for services required in your		/ou
	П	No.					
		Yes. Fill in the details					
	F	Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					\$1,000.00
		55 E. Monroe Street #340	00				
		Chicago,IL 60603					
	F	Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Counsel	ling	Credit Counseling Services		2017	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					

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Debt	or 1	Wilford	Glen	Ellis	Case	Number (if known)				
		First Name	Middle Name	Last Name						
17	pron	-	n your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		sfer any property to any	yone who			
		No.								
	_	Yes. Fill in the details.								
18	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).									
	Do r	not include gifts and transf		s made as security (such as the granave already listed on this statemen	_	est or mortgage on yoเ	r property).			
	_	No. Yes. Fill in the details for ea	ch gift.							
19	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)									
		No.	-1							
	Ц,	Yes. Fill in the details for ea	icn giπ.							
F	art 8:	List Certain Financial A	ccounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units					
20	sold Incli	l, moved, or transferred? ude checking, savings, mo	oney market, c	y, were any financial accounts or in or other financial accounts; certifica ciations, and other financial institut	ates of deposit; shares in	-				
	=	No. Yes. Fill in the details.								
	ш	res. i ili ili tile detalis.		Last 4 digits of account number	Type of account or	Date account was	Last balance before			
					instrument	closed, sold, moved, or transferred	closing or transfer			
21	cash	you now have, or did you h h, or other valuables? No. Yes. Fill in the details.	nave within 1 y	year before you filed for bankruptc	y, any safe deposit box c	or other depository for	securities,			
	Ц	res. I iii iii the details.		Who else had access to it?	Describe the conte	nts	Do you still			
22	Have	e you stored property in a	storage unit o	or place other than your home with	in 1 year before you filed	for bankruptcy?	have it?			
		No. Yes. Fill in the details.								
		<u></u>		Who else has or had access to it?	Describe the conte	nts	Do you still have it?			
	art 9:	Identify Property You H	lold or Control	for Someone Else						
23	-	you hold or control any pro someone.	operty that so	meone else owns? Include any pro	perty you borrowed fron	n, are storing for, or ho	ld in trust			
	=	No. Yes. Fill in the details.								
		roo. r iii iir tho dotallo.		Where is the property?	Describe the prope	rty	Value			

	First Name	Middle Name	Last Name								
P	Give Details About Environ	nmental Information									
For	For the purpose of Part 10, the following definitions apply:										
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.										
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.										
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.										
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.										
24	Has any governmental unit notifi	ed you that you may be li	able or potentially liable u	nder or in violation of an environmental la	w?						
	No.										
	Yes. Fill in the details.	Governmental	unit	Environmental law, if you know it	Date of notice						
25	Have you notified any government	ntal unit of any release of	hazardous material?								
	No.	j									
	Yes. Fill in the details.										
		Governmental	unit	Environmental law, if you know it	Date of notice						
26	Have you been a party in any jud	icial or administrative pro	oceeding under any enviro	nmental law? Include settlements and ord	lers.						
	No.										
	Yes. Fill in the details.	Court or agong	AV.	Nature of the case	Status of the case						
		Court or agend	у	Nature of the case	Status of the case						
Pa	Give Details About Your B	usiness or Connections to	Any Business								
27	Within 4 years before you filed for	or bankruptcy, did you ow	n a business or have any o	of the following connections to any busin	ess?						
	A sole proprietor or self-e	• •	•	•							
	A member of a limited liab		nited liability partnership (LLP)							
	☐ A partner in a partnership ☐ An officer, director, or ma		noration								
	An owner of at least 5% of		•								
	No. None of the above applies										
	Yes. Check all that apply abov		ow for each business.								
	_										
28	Within 2 years before you filed for institutions, creditors, or other parts.		re a financial statement to	anyone about your business? Include all	financial						
	No.										
	Yes. Fill in the details.										
		Date issued									

Debtor 1

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 Wilford
 Glen
 Ellis
 Case Number (if known)

 First Name
 Middle Name
 Last Name

nd any attachments, and I declare under penalty of perjury that the statement, concealing property, or obtaining money or property by fraud 250,000, or imprisonment for up to 20 years, or both.
×
Signature of Debtor 2
DateMM / DD / YYYY
Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
help you fill out bankruptcy forms?
. Attach the Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119).

Fill in this i	Caso 17		lad 06/15	5/17 Entered 06/15/17 13:46:4 7 of 51	9 Desc Main
			Filia	7 01 31	
Debtor 1	Wilford First Name	Glen Middle Name	Ellis Last Name		
Debtor 2	. iiot Name	made Name	zaot Hamo		
(Spouse, if filing)) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>ILI</u>	LINOIS_		
Case Numb	er		(State)		Check if this is an
(If known)					amended filing
Official F	Form 108				
			- - ::: 1	Under Oberter 7	
		ion for Individuals		Under Chapter 7	12/1
=	ndividual filing unde ave claims secured b	r chapter 7, you must fill out th	is form if:		
		rty and the lease has not expire	ed.		
You must file	this form with the co	urt within 30 days after you file	your bankrup	otcy petition or by the date set for the meeting of cr	editors,
whichever is e	earlier, unless the co	urt extends the time for cause.	You must also	o send copies to the creditors and lessors you list.	
If two married	people are filing tog	ether in a joint case, both are e	equally respon	sible for supplying correct information.	
	must sign and date t				
-	te and accurate as po me and case number	•	a, attach a sei	parate sheet to this form. On the top of any addition	ai pages,
Part 1:		/ho Have Secured Claims			
For any cre informatio	-	d in Part 1 of Schedule D: Cred	litors Who Ha	ve Claims Secured by Property (Official Form 106D), fill in the
	Did you claim the property				
identity th	e creditor and the pro	operty that is collateral		t do you intend to do with the property that res a debt?	as exempt on Schedule C?
Creditor's	S		П	Surrender the property	∏ No
name:	3		님	Retain the property and redeem it	_
			— Н	Retain the property and enter into a	∐ Yes
Descripti			Ц	Reaffirmation Agreement.	
property				-	
securing	debt.		Ц	Retain the property and [explain]:	_
0 11 1				2 1 11 1	<u> </u>
Creditor's name:	S		片	Surrender the property	□ No
marric.			片	Retain the property and redeem it	Yes
Descripti	ion of		Ш	Retain the property and enter into a	
property			_	Reaffirmation Agreement.	
securing	debt:		Ц	Retain the property and [explain]:	_
0 111 1					
Creditor's	S		片	1 1 7	□No
manne.				Retain the property and redeem it	Yes
Descripti	ion of			Retain the property and enter into a	
property				Reaffirmation Agreement.	
securing	debt:			Retain the property and [explain]:	_
					<u> </u>
Creditor's	S		Ļ	Surrender the property	□No
name:				Retain the property and redeem it	Yes
Descrinti	ion of			Retain the property and enter into a	

Reaffirmation Agreement.

Retain the property and [explain]: _

property

Description of

securing debt:

Debtor 1

Wilford

Case 17-18189

Doc 1

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Desc Main

First Name

Middle Name

Part 2:	List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Exec	
fill in the information below. Do not list real estate leases. Unexpired leases at	
ended. You may assume an unexpired personal property lease if the trustee d	oes not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Lessoi s name.	
Description of leased	Yes
property:	
property.	
Lessor's name:	☐ No
Description of leased	☐ Yes
property:	
Lessor's name:	□No
Description of leased	Yes
property:	
Lessor's name:	□No
Description of leased	□Tes
property:	
Lessor's name:	□No
Description of leased	□Tes
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□ No
Description of leased	
property:	
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any	property of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Wilford Glen Ellis	
	of Debtor 2
Date Dated: 06/15/2017 Date	
	/ DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e								
Wil	ford Glen I	Ellis / Debtor		Case No:					
				Chapter:	Chapter 7				
		DISCLOSURE O	F COMPENSATION OF ATTORNEY	Y FOR DEI	BTOR				
	npensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 and to me within one year before the filing per rendered on behalf of the debtor(s) in a	ng of the petition in bankruptcy, or agre	ed to be pai	d to me, for services				
	For legal	services, I have agreed to accept	\$1,000.00						
	Prior to th	ne filing of this statement I have received	\$1,000.00						
	Balance I	Due	\$0.00						
2.	The source	e of the compensation paid to me was:							
	Deb	otor(s) Other: (specify)							
3.	The source	e of compensation to be paid to me is:							
	Debtor(s) Other: (specify)								
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
	1 1	e agreed to share the above-disclosed cor y law firm. A copy of the agreement, tog ned.							
5.	In return for case, inclu	or the above-disclosed fee, I have agreed ding:	to render legal service for all aspects of	f the bankru	ptcy				
		ysis of the debtor's financial situation, an	nd rendering advice to the debtor in dete	ermining wh	ether to file a petition in				
		ruptcy;		1	t 1.				
	b. Prepa	aration and filing of any petition, schedule	es, statements of affairs and plan which	may be req	uirea,				
6.		nent with the debtor(s), the above-disclos	ed fee does not include the following se	ervice:					
			CERTIFICATION						
		1	nplete statement of any agreement or are e debtor(s) in this bankruptcy proceeding	_	or				
		Date: 06/15/2017	/s/ Christine Michelle Kuhlman						
		Date	Signature of Attorney						

Page 1 of 1 Record # 746578

Geraci Law L.L.C. Name of law firm

Case 17-18189 Geradi Laweld b@15//inoiseindiana // // Septent corner www.infotapes.com

Headquarters: 55 E. Monroe Street, #3400 Chocon in the first septent corner www.infotapes.com

Date: 6/15/2017

Consultation Attorney: KUL

Record #: **746-578**



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$ 1,000.00
at \$ {} today, \$ {} per {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitivel
and \${} will obtain from {
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filling
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is
\$ 895.00 & \$335 = \$ 1,230.00 total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
and Geraci Law may withdraw norm topicsonang you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test &
statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email
attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or
proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions
including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
distribus, attending rate 200 r oxaminates, restauring accumulation attended by a property of the property of
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee.
Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a
client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule. I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of
receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filling, and I must make full disclosure of all income, expenses, debts
nate (01617) x walls Sha Elli- x
Wilford Ellis (Debtor) (Joint Debtor)
Olmstru III
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilford Glen Ellis / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/15/2017 /s/ Wilford Glen Ellis

Wilford Glen Ellis

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document
In re Wilford Glen Ellis / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Wilford Glen Ellis / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/15/2017	15/ Willord Gleif Ellis				
	Wilford Glen Ellis				
Dated: 06/15/2017	/s/ Christine Michelle Kuhlman				

Attorney: Christine Michelle Kuhlman

Record # 746578 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Debtor	1 Wilford	Glen El		Case Number (if known)	
	First Name	Middle Name Las	t Name		
Part	6: Answer These Questions	for Reporting Purposes			
16.	6: Answer These Questions What kind of debts do you have? Are you filing under	16a. Are your debts prin as "incurred by an indi No. Go to line 16b Yes. Go to line 17 16b. Are your debts prin money for a business No. Go to line 16c Yes. Go to line 17 16c. State the type of debts	vidual primarily for a persona narily business debts? Bor investment or through the	Consumer debts are defined in 11 I, family, or household purpose." usiness debts are debts that you in operation of the business or investmer debts or business debts.	ncurred to obtain
	Chapter 7?	-			excluded and
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	¥es. I am filing under administrative e: ■No. Yes.	Chapter 7. Do you estimate penses are paid that funds w	that after any exempt property is e vill be available to distribute to uns	ecured creditors?
18.	How many creditors do	1-49	☐ 1,000-5,00 ☐ 5,001-10,0	<u> </u>	25,001-50,000
	you estimate that you owe?	☐ 50-99 ☐ 100-199 ☐ 200-999] 50,001-100,000] More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		01-\$50 million]\$500,000,001-\$1 billion]\$1,000,000,001-\$10 billion]\$10,000,000,001-\$50 billion]More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,00	01-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pai	117: Sign Below				
For	you	correct. If I have chosen to file under	r Chapter 7, I am aware that	y of perjury that the information pr I may proceed, if eligible, under C vailable under each chapter, and I	Chapter 7, 11,12, or 13
		If no attorney represents methis document, I have obtain	e and I did not pay or agree t ned and read the notice requ	o pay someone who is not an atto ired by 11 U.S.C. § 342(b).	rney to help me fill out
WATER THE		Lunderstand making a false	e statement, concealing prop result in fines up to \$250,00 19, and 3571.	United States Code, specified in erty, or obtaining money or proper 0, or imprisonment for up to 20 ye	rty by fraud in connection
VICE THE PROPERTY OF THE PROPE		Signature of Debtor	15 12017	Signature of De	abtor 2
-		Executed on _ :	15 12017 1 DD 1 YYYY	Executed on _	MM / DD / YYYY

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			Document	Page 45	of 51	:		
Fill in this in	formation to identify y	our case:						
	Wilford	Glen	Ellis					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
	Bankruptcy Court for the	<u>NORTHERN</u> Dis	strict of <u>ILLINOIS</u> (State)				Check if this is an	
Case Number (if known)	r		····				amended filing	
	orm 106 Dec		al Dabtaria Sc	hodulos				4045
Declara	tion About a	n Inaiviau	al Debtor's So	neuules				12/15
f two married p	people are filing togeth	ner, both are equall	y responsible for supplyi	ng correct inform	nation.			
obtaining mone	his form whenever you ey or property by fraud 18 U.S.C. §§ 152, 1341	in connection with	hedules or amended scho h a bankruptcy case can i	edules. Making a result in fines up	false statemen to \$250,000, or	t, concealing pr imprisonment f	operty, or or up to 20	
	Sign Below							
Did you pay	y or agree to pay some	eone who is NOT ar	n attorney to help you fill o	out bankruptcy f	orms?			

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Debtor 1	Wilford	Glen	Ellis	Case Number (if known)
Debior (Middle Name	Last Name	

Part 12: Sign Below								
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.								
X Signature of Debtor 1 Signature	of Debtor 2							
Date	M / DD / YYYY							
Did you attach additional pages to Your Statement of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?							
No								
Yes								
Did you pay or agree to pay someone who is not an attorney to help you fill out	bankruptcy forms?							
No								
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							

Case 17-18189 Doc 1 Filed 06/15/17 Entered 06/15/17 13:46:49 Desc Main Document Page 47 of 51 Glen Case Number (if known) Wilford Debtor 1 Last Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ∏ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ΠNo Lessor's name: ☐ Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 1

Date Dated: U 15 12017

Signature of Debtor 2

Date MM / DD / YYYY

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DISCLAIMER Deptors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE CUR PETITION IS ACCURATE!!!!

s filed in Court AND WE HAVE TO READ, CHE	CK, & MAKE SURE CUR PETITION IS ACCURATE IN	
Dated: <u>८ / / ५ /</u> 2017	weld ble Elho	X Date & Sign
	Wilford Glen Ellis	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Wilford Glen Ellis / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>U</u> 15 /2017

U. of ble C. Olis

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Deb	tor 1	Wilford	Glen	Ellis		Case Nu	ımber (if knov	vn)				
ł		First Name	Middle Name	Last Name								
						Column Debtor			Column Debtor 2 non-filin			Co. Alexandro and co. C
							\$0.00			\$0.00		
		loyment comp	ensation int if you contend that the amount receive	d was a benefit			Ψ0.00					9000018A
	under t	he Social Secu	rity Act. Instead, list it here:									***************************************
	-											***************************************
-												***************************************
9.	Pensi benefi	on or retirement tunder the Soc	nt income. Do not include any amount rec ial Security Act.	eived that was a			\$0.00			\$0.00		***************************************
10.	Do no	t include any be	er sources not listed above. Specify the senefits received under the Social Security rime, a crime against humanity, or internaty, list other sources on a separate page a	Act or payments rece tional or domestic			40.00		Φ.	0.00		er (Angele-annuar anormal annuar an
-	10a						\$0.00		\$	0.00		W
						\$	0.00			\$0.00		
***************************************			om separate pages, if any.				\$0.00			\$0.00		***************************************
11.	Calcu	late vour total	current monthly income. Add lines 2 throat total for Column A to the total for Column	ough 10 for each n B.			\$0.00	+		\$0.00 =		\$0.00
***************************************												***************************************
F	art 2:	Determine	Whether the Means Test Applies to You									
12	Calcu	late your curre	ent monthly income for the year. Follow t	hese steps:						Serence		
c)	12a.	Copy your total	current monthly income from line 11			. Copy	line 11 here	:		12a.		\$0.00
-		Multiply by 12 ((the number of months in a year).								x 1	2
-	12b.	The result is yo	our annual income for this part of the form							12b.		\$0.00
13	. Calcu	late the media	n family income that applies to you. Foll	ow these steps:								Section and the section of the secti
***************************************	Fill in	the state in whi	ich you live.	IL								***************************************
-			people in your household.	1								***************************************
-			e e	L						42 F		705.00
approached workstand	To fin	d a list of applic	nily income for your state and size of hous cable median income amounts, go online orm. This list may also be available at the	usina the link specifie	d in the separate					13.	\$5 (,765.00
14	. How	do the lines co	mpare?	•								
***************************************	14a.	Go to Part 3.		***								памента под
appendiction and an artists	14b.	Line 12b is n Go to Part 3	nore than line 13. On the top of page 1, cl and fill out Form 122A-2.	neck box 2, The pres	umption of abuse i	s detern	nined by Fo	rm 12	22A-2.			***************************************
	Part 3:	Sign Belov	w									
		By signing her	e, I declare under penalty of perjury that t	he information on this	statement and in a	any atta	chments is t	rue a	ind correct	i.		
***************************************		(2)	1 11. COL	•								
***************************************		_ ()	Wilford Glen Ellis									***************************************
-		Date:: _	<u>(4 1 15 1</u> 2017		·				÷			**************************************
***************************************		If you checked	l line 14a, do NOT fill out or file Form 122	A-2.								
-		If you checked	d line 14b, fill out Form 122A-2 and file it v	vith this form.								

Form B 201A, Notice to Consumer Debtor(s)

In re Wilford Glen Ellis / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: U / 15 /2017

Wilford Glen Ellis

X Date & Sign

Dated: 4 / 15 /2017

Attorney: Christine Michelle Kuhlmar

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